

EXHIBIT J

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3/8/2014

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Reply

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Attachments: 2014 Repicci Insurance.jpg (126 KB)

Wednesday, March 05, 2014 6:59 PM

This message was sent with High importance.

Team

I had a nice call with John today AND spoke with Hy Polakoff twice.

We are in agreement that John needs to transfer the one Lincoln policy that was previously owned by EBI to his trust. Then, he will have 3 policies totaling about \$14M of death benefit across three policies. The Mass Mutual policy is guaranteed.

The other two lincoln policies are not. I have created a grid to show what we have and what we recommend he do. By paying about \$50k/per year, he can lock in the death benefits for Lincoln on both policies until age 90. When interest rates go up, the requirements for additional premium should go down (if not go away). My recommendation is to pay the \$50k per year per policy for the next 5 to 7 years and then see where the policies are under different assumptions and economic conditions.

I hope that makes sense.

Feel free to share this graphic with John and Lori. I am leaving the country tomorrow, so I may not get to do it before I leave.

Thanks again for your help.

Chris



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